



Enjoy the convenience,
flexibility, and rewards of
electronic payments



Questions and Answers on Paying Your Taxes by Credit or Debit Card

Pay online at
www.officialpayments.com

or call **1-800-2PAY-TAXSM**
(1-800-272-9829)
for Tax Payments

and **1-866-243-1383**
for Billed Delinquent Payments

PAYMENT SERVICES PROVIDED BY:

OFFICIAL PAYMENTS CORP.



www.officialpayments.com

Official Payments Corp.[®] enables consumers to charge their Federal, State and Municipal government taxes and fees to a credit or debit card via the Internet or over the telephone. The payment process is simple and secure. Visit www.officialpayments.com, or dial 1-800-2PAY-TAXSM (1-800-272-9829) for Tax Payments and 866-243-1383 for Billed Delinquent Payments. VISA[®], American Express[®], MasterCard[®], and Discover[®] payment cards are accepted. Iowa taxpayers can charge the following taxes on a credit or debit card: Balance Due Tax, Estimated Tax, and Billed Delinquent Payments (Income Tax, Court Debt, Sales & Use Tax, and Withholding Tax).

Charging taxes allows taxpayers to take advantage of card rewards, payment flexibility, convenience, and safety. There will be a 2.5% fee charged for this service which the taxpayer will be notified of before their payment is made. (Note: Payments made under \$40.00 will be charged a flat fee of \$1.00).

QUESTIONS AND ANSWERS ON PAYING YOUR TAXES BY CREDIT AND DEBIT CARD

Q. Who is Official Payments Corp.?

A. Official Payments Corporation is the leading provider of electronic payment options for federal, state and local government agencies. Official Payments makes it possible for citizens to pay their government taxes and fees, using their credit or debit cards, via the Internet (www.officialpayments.com) or the telephone (toll-free, 1-800-2PAY-TAX). Official Payments processes tax and fee payments for the IRS, 25 state governments plus the District of Columbia, and more than 1,600 counties and municipalities across all 50 states.

Q. What's the advantage of using Official Payments?

A. The service makes paying government taxes and fees more convenient in many ways:

1. Faster payment via phone or Internet—no writing and mailing checks
2. Flexibility to pay credit card balances over time
3. Rewards for your government payments from card issuers that carry such programs
4. Comfort of knowing your payment has been made through a trusted, secure service provider, Official Payments Corp., authorized by the IRS to collect government obligations since 1999

Q. What cards does Official Payments Corp. accept?

A. American Express, MasterCard, Visa, and Discover cards are accepted, including credit and ATM pin-less debit cards with a Visa or MasterCard logo.

Q. Why should I elect to use this system?

A. In paying government taxes and fees with a credit card, consumers gain control of the payment. Consumers can pay their tax or fee over time, on their own schedule. Paying by credit card may provide consumers with use of their money for an additional 30 to 60 days, depending upon the credit card billing cycle.

Example:

A small business owner has a total tax bill of \$5,000. He has \$1,000 in the bank on April 15, but expects \$6,000 cash inflow on April 30. The small business owner can apply for a short-term loan of \$5,000 and begin immediately paying interest, or he can call Official Payments at 1-800-2PAY-TAX to charge his tax payment and pay his bill 1-2 months later. For a nominal convenience fee, the owner was able to avoid the hassle of applying for and paying interest on a short-term loan, devoting more time to his business and earning card rewards.

Q. How do I earn reward points?

A. Depending on the nature of the card reward program, taxpayers can earn points, miles or money back for the tax payments they charge. The value of the reward can exceed the cost of any convenience fee incurred. For specific information on your card's reward program, contact your card issuer directly using the number listed on the back of your card.

Q. Why is there a convenience fee and why am I paying for this?

A. Official Payments Corporation charges a convenience fee for processing the payment transaction. The fee is not charged by or paid to the government agency. The convenience fee is assessed to cover operating costs and the costs associated with servicing thousands of card transactions.

You will be informed of all charges and fees before you authorize the payment. You may calculate the exact fee online at https://www.officialpayments.com/pc_feec.jsp

When a taxpayer uses the service, two line items will appear on their card bill. One is for the tax, fee, or fine owed to the government and the other is for the convenience fee charged by Official Payments Corporation.

Q. How safe is Official Payments' system?

A. The system has been tested and proven. The IRS and more than 1,600 state and local governments have chosen Official Payments as an electronic service provider for their constituents. The information gathered is private and will not be forwarded to anyone.

Q. Will I receive a confirmation of my card payment?

A. Yes. You will be provided a confirmation number at the end of the payment transaction. This confirmation number and your card statement will provide confirmation of your card payment to the government agency. If you pay over the Internet at www.officialpayments.com, you will be issued an onscreen digital receipt, which can be printed as a transaction record. Additionally, if you provide us your email address, you will receive an email verification of your online payment.

Q. How can I be sure that my payment was processed correctly?

A. You can verify your Internet payment online at www.officialpayments.com/pc_paym.jsp if you have provided your e-mail address to us. You will need your confirmation number and the last 4 digits of your card. You may also call 1-866-621-4109. You will need your payment amount to process your telephone inquiry.

Q. Who do I call if my payment doesn't appear on my card statement?

A. Call Official Payments Customer Service toll-free at 1-800-487-4567. Press 1 for English or 2 for Spanish and choose option 4.

Q. How can I find out what taxes and fees I can charge to a card with Official Payments Corp.?

A. For a complete list of the taxes and fees you can charge to a card in your area, visit www.officialpayments.com.